

Information to identify the case:

Debtor 1	<u>Monique Dante Ferrell</u>	Social Security number or ITIN	xxx-xx-6983
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Virginia			
Case number: 20-32360-KLP			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Monique Dante Ferrell

June 27, 2022

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Monique Dante Ferrell
Debtor

Case No. 20-32360-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Jun 27, 2022

User:
Form ID: 318

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:

Recip ID	Recipient Name and Address
db	+ Monique Dante Ferrell, 3515 Carolina Ave., Unit 2, Richmond, VA 23222-2908
15362938	Ad Astra Recovery Seives, Inc, 8218 W. 21 Street N, Suite 200, PMB 303, Wichita, KS 67205-0000
15362939	+ Alteon Health, PO Box 826481, Philadelphia, PA 19182-6481
15410510	Balance Credit co Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
15362941	+ Cash 2 U Financial Service, 4721 West Broad St., Richmond, VA 23230-3207
15362944	+ City of Richmond, Stop Arm Safety Program, P.O. Box 1310, Newington, VA 22122-1310
15362949	+ MCV Physicians, P.O. Box 91747, Richmond, VA 23291-9747
15362952	+ Raymond S Solferino, 4700 Cooks Road, Richmond, VA 23224-4860
15362958	+ Theresa Nimmo, P.O. Box 38971, Henrico, VA 23231-1311

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: lynn.tavener@txitrustee.com	Jun 28 2022 00:35:00	Lynn L. Tavenner, 341 Dial 866-630-1691 Code: 9791870, 20 North Eighth Street, Second Floor, Richmond, VA 23219
cr	Email/Text: peritus@ebn.phinsolutions.com	Jun 28 2022 00:36:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15362940	+ Email/Text: mbb@ballatolaw.com	Jun 28 2022 00:35:00	Ballato Law Firm, 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332
15362942	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jun 28 2022 00:35:00	Cashnet USA, PO Box 206739, Dallas, TX 75320-6739
15362943	+ Email/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM	Jun 28 2022 00:43:00	City of Richmond, Dept of Public Utilities, 900 E. Broad St., Richmond, VA 23219-1907
15409070	+ Email/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM	Jun 28 2022 00:43:05	City of Richmond City Hall, Room 109 Delinquent Taxes, 900 East Broad Street, Richmond VA 23219-1907
15367586	+ Email/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM	Jun 28 2022 00:43:05	City of Richmond - Dept. of Public Utilities, 730 E. Broad St, 5th FL, Richmond VA 23219-1861
15362945	+ Email/Text: crbankruptcy@commrad.com	Jun 28 2022 00:35:00	Commonwealth Radiology, 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421
15362946	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 28 2022 00:35:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15362947	+ Email/Text: electronicbkydocs@nelnet.net	Jun 28 2022 00:35:00	Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
15367149	+ EDI: AISACG.COM	Jun 28 2022 04:33:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15362948	+ Email/PDF: acg.exeter.ebn@aisinfo.com		

District/off: 0422-7

User:

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Total Noticed: 33

		Jun 28 2022 00:43:05	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
15376816	+ EDI: AISACG.COM		
		Jun 28 2022 04:33:00	Exeter Finance LLC c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15362950	Email/Text: info@phoenixfinancialsvcs.com		
		Jun 28 2022 00:35:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236-0000
15362951	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		Jun 28 2022 00:35:00	Progressive Insurance, 6300 WILSON MILLS RD, Mayfield, OH 44143-2182
15362953	Email/Text: joey@rmscollect.com		
		Jun 28 2022 00:36:00	Receivable Management Inc, Bankruptcy Dept/Receivables Management S, 7206 Hull Rd Ste 211, Richmond, VA 23235-0000
15362954	+ Email/Text: bankruptcy@sw-credit.com		
		Jun 28 2022 00:35:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
15362955	+ Email/Text: bankruptcy@speedyinc.com		
		Jun 28 2022 00:35:00	Speedy Cash, 3527 N. Ridge Rd., Wichita, KS 67205-1212
15362956	EDI: AISTMBL.COM		
		Jun 28 2022 04:33:00	T-Mobile, PO Box 742596, Cincinnati, OH 45274-0000
15362957	+ EDI: COMCASTCBLCENT		
		Jun 28 2022 04:33:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
15364106	Email/Text: USAVAE.Bankruptcyntices@usdoj.gov		
		Jun 28 2022 00:35:00	US Attorneys Office, Eastern District of Virginia, 919 E Main St., Ste. 1900, Richmond, VA 23219-4625
15362959	^ MEBN		
		Jun 28 2022 00:32:02	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
15376092	Email/Text: bankruptcyntice@vcuhealth.org		
		Jun 28 2022 00:35:00	MCV Associated Physicians, 7818 E Parham Road, Richmond, VA 23294
15362960	+ EDI: VERIZONCOMB.COM		
		Jun 28 2022 04:33:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Exeter Finance LLC
cr	*+	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2022

Signature: /s/Gustava Winters

District/off: 0422-7

User:

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

Name	Email Address
James E. Kane	on behalf of Debtor Monique Dante Ferrell jkane@kaneandpapa.com info@kaneandpapa.com,jason.kane@kaneandpapa.com,jkrumbein@kaneandpapa.com,sfalkowski@kaneandpapa.com,carolyncro ne@icloud.com,cdonnell@kaneandpapa.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Lynn L. Tavenner	ltavenner@tb-lawfirm.com amorris@tb-lawfirm.com;ltavenner@iq7technology.com;ecf.alert+Tavenner@titlexi.com
Sara A. John	on behalf of Creditor Exeter Finance LLC sara_john@eppspc.com

TOTAL: 4